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PATENT
Customer No. 22,852
Attorney Docket No. 8324-0004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Mitzi R. HAIL et al.

) Group Art Unit: 3629

Application No.: 10/634,893

) Examiner: Not Yet Assigned

Filed: August 6, 2003

For: SYSTEMS AND METHODS FOR
MANAGING INSURANCE CLAIMS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits.

Copies of the listed documents, including any copending patent applications, are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

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documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

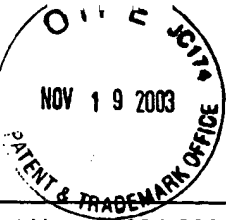
Dated: November 19, 2003

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INFORMATION DISCLOSURE CITATION

Atty. Docket No.	8324-0004	Appln. No.	10/634,893
Applicant	Mitzi R. HAIL et al.		
Filing Date	August 6, 2003	Group:	3629

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	2002/0035528 A1		Simpson et al.			05/25/2001
	4,773,009	09/20/1988	Kucera et al.			
	4,868,750	09/19/1989	Kucera et al.			
	5,442,780	08/15/1995	Takanashi et al.			
	5,504,674	04/02/1996	Chen et al.			
	5,950,169	09/07/1999	Borghesi et al.			
	5,991,733	11/23/1999	Aleia et al.			

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce